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IN THE CLAIMS:

1 (Currently Amended). A system for administering an on-line financial-aid service for a plurality of post-highschool education facilities, comprising:

- a centralized computer server operatively coupled to a computer network;
- a plurality of school computer servers for a plurality of post-highschool education facilities operatively coupled to the computer network; and
- at least one user computer operatively coupled to the computer network, the user computer being a computer of a borrower taken from a group consisting of a prospective student, an existing student, a parent of a prospective student and a parent of an existing student;

each school computer server including a Web-site software program providing a graphical user interface representing a Web-site for the respective post-highschool education facility on the computer network, the Web-site graphical user interface including an address link for connecting the user computer to the centralized computer server;

the centralized computer server including a financial-aid-service software program providing a school-access graphical user interface accessible by each of the post-highschool education facilities and a student-access customizable graphical user interface for each of the post-highschool education facilities, accessible by the borrower;

the school-access graphical user interface enabling a given post-highschool education facility to establish an account that causes the financial-aid-service software program to ~~provide~~ enable customization of the corresponding student-access graphical user interface for the given post-highschool education facility; ~~the school-access graphical user interface by~~ providing at least one computer-based form including entry and/or selection fields for enabling a representative of the given post-highschool education facility to customize the content and operation of the corresponding student-access graphical user interface for the given post-highschool education facility; and

each student-access graphical user interface providing at least financial-aid information to the borrower.

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- 2 (Original). The system of claim 1, wherein the student-access graphical user interface provides financial-aid services to the borrower in addition to the financial-aid information.
- 3 (Original). The system of claim 2, wherein the financial-aid information and services provided by the student-access graphical user interface includes federally required financial-aid education information.
- 4 (Original). The system of claim 3, wherein the student-access graphical user interface includes a monitor program determining whether the borrower has accessed the federally required financial-aid information.
- 5 (Original). The system of claim 4, wherein the monitor program is programmed to provide data to the corresponding post-highschool education facility concerning the borrower's access to the federally required financial-aid information.
- 6 (Original). The system of claim 5, wherein the monitor program includes a test for testing the borrower's knowledge of the federally required financial-aid information and the monitor program is programmed to notify the corresponding post-highschool education facility of the borrower's test results.
- 7 (Original). The system of claim 6, wherein the form provided by the school-access graphical user interface includes a field to allow the operation of the test to be selected.
- 8 (Original). The system of claim 1, wherein the financial-aid information provided by the student-access graphical user interface includes information pertaining to financial-aid products.
- 9 (Original). The system of claim 8, wherein the financial-aid-service software program is provided by a proprietor of financial-aid products, and the information pertaining to financial-aid products is preloaded with information pertaining to the financial-aid products of the proprietor.

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10 (Original). The system of claim 1, wherein the form provided by the school-access graphical user interface includes a field to allow each post-highschool education facility to enter a school color and an image pertaining to the school, and the student-access graphical user interface including the school color and image to project to the borrower an association the post-highschool education facility.

11 (Original). The system of claim 1, wherein the school access graphical user interface includes at least one field for customizing the operation of at least one of a group consisting of an electronic newsletter service, a required student training service, a financial-aid qualification service, a financial-aid award notification service, a financial-aid product information service, a financial-aid provider information service, and a database record-keeping and reporting service.

12 (Original). The system of claim 1, wherein the school access graphical user interface includes at least one field for customizing the operation of a financial-aid award notification service.

13 (Original). The system of claim 1, further comprising a database accessible by the centralized computer server, wherein the financial-aid-service software program is programmed to create a record for each post-highschool education facility that registers with the school-access graphical user interface, the record containing customized content and operation selections made by the post-highschool education facility.

14 (Original). The system of claim 13, wherein the student-access graphical user interface draws from the record for the post-highschool education facility to provide financial-aid information to the borrower in a format and operation specified, at least in part, by the customized content and operation selections made by the post-highschool education facility registered with the school-access graphical user interface.

15 (Original). The system of claim 14, wherein the financial-aid-service software program is further programmed to store data regarding actions taken by borrowers interfacing with the student-access graphical user interface.

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16 (Original). The system of claim 15, wherein the financial-aid-service software program is further programmed to formulate reports for the post-highschool education facility registered with the school-access graphical user interface from the data regarding actions taken by borrowers interfacing with the student-access graphical user interface.

17 (Original). The system of claim 13, wherein the financial-aid-service software program includes a plurality of customizable template modules for the student-access graphical user interface, the template modules being customized with the customized content and operation selections made by the post-highschool education facility registered with the school-access graphical user interface.

18 (Previously Presented). A method for administering a financial-aid service to a post-highschool education facility, comprising the steps of:

- providing a computer-implemented, customizable student-access graphical user interface accessible by at least one of a group consisting of a student of a post-highschool education facility, a prospective student of the post-highschool education facility, a parent of a student of the post-highschool education facility, and a parent of a prospective student of the post-highschool education facility;

- providing a computer-implemented school-access graphical user interface accessible by a representative of the post-highschool education facility enabling the post-highschool education facility to establish an account that facilitates customization of the student-access graphical user interface for the post-highschool education facility;

- the school-access graphical user interface prompting the representative of the post-highschool education facility for content and operation entries that, when entered by the representative, will be used for customization of the student-access graphical user interface for the post-highschool education facility; and

- customizing the student-access graphical user interface with the content and operation entries given by the representative of the post-highschool education facility.

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19 (Original). The method of claim 18, further comprising the steps of storing the content and operation entries given by the representative of the post-highschool education facility in a record associated with the post-highschool education facility in a database, wherein the customizing step includes a step of accessing the stored content and operation entries from the record associated with the post-highschool education facility.

20 (Original). The method of claim 19, further comprising the step of accessing the school-access graphical user interface by a plurality of representatives from a respective plurality of post-highschool education facilities, wherein the prompting and customizing steps are performed for each of the plurality of post-highschool education facilities.

21 (Original). The method of claim 20, wherein:
the student-access graphical user interface is accessible as a Web-site on the Internet; and
the school-access graphical user interface is accessible as a Web-site on the Internet.

22 (Original). The method of claim 21, wherein the school-access graphical user interface includes at least one field for customizing the operation of at least one of a group consisting of an electronic newsletter service, a financial-aid education service, a financial-aid qualification service, a financial-aid award notification service, a financial-aid product information service, a financial-aid provider information service, and a database record-keeping and reporting service.

23 (Original). The method of claim 18, further comprising the step of providing at least one financial-aid service by the student-access graphical user interface.

24 (Original). The method of claim 23, wherein the financial-aid service is taken from a group consisting of a financial-aid education service, a financial-aid qualification service, a financial-aid award notification service, a financial-aid product information service, and a financial-aid provider information service.

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25 (Original). The method of claim 23, wherein the financial-aid service is a financial-aid education service, and the student-access graphical user interface performs the step of displaying financial-aid education information to an individual accessing the service and testing the individual's knowledge of the displayed financial-aid information.

26 (Original). The method of claim 25, wherein the stored content and operation entries from the record associated with the post-highschool education facility include operation entries dictating an operation of the testing step.

27 (Original). The method of claim 26, wherein the individual is one of a student and a prospective student of a post-highschool education facility and the method further includes the step of notifying the individual's post-highschool education facility of results from the testing step.

28 (Original). The method of claim 27, further comprising the step of providing a display by the student-access graphical user interface indicating the individual's relative progress in the financial-aid education service.

29 (Original). The method of claim 23, wherein:
the financial-aid service is at least one of a financial-aid product information service and a financial-aid product application service;
the student-access graphical user interface and the school-access graphical user interface are provided by a proprietor of a financial-aid product; and
the method further includes the step of preloading the financial-aid service with information about the proprietor's financial-aid product.

30 (Original). The method of claim 18, wherein the content and operation entries given by the representative of the post-highschool education facility include a school color and a school logo.

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31 (Previously Presented). The system of claim 1 wherein the school access graphical user interface includes at least one field for customizing the operation of an electronic newsletter service, at least one field for customizing the operation of a required student training service, at least one field for customizing the operation of a financial-aid qualification service and at least one field for customizing the operation of a financial-aid award notification service.